

**IN THE CLAIMS:**

The status of all claims is listed below, where for currently amended claims, deleted text is indicated by ~~striketrough~~ and added text by underlining.

1. (CURRENTLY AMENDED) A method for managing a plurality of demand accounts for multiple clients whose funds are held at a plurality of banking institutions ~~institutions~~ in one or more insured deposit accounts, ~~effectively providing FDIC insurance greater than \$ 100,000.00 for each client,~~ comprising:

~~providing a database having client information for each account;~~

administering clients' deposits to and withdrawals from each of their ~~demand~~ accounts

~~authorizing or rejecting the use of funds in a particular client's demand account for each demand payment requested from that client's account;~~

determining ~~the net transaction of~~ transactions as the sum of the ~~demand~~ account deposits and withdrawals on a regular basis;

using the determination of the net ~~transaction~~ transactions to ~~deposit cause~~ funds to be deposited to or withdraw funds withdrawn from said one or more insured deposit accounts in which said client's funds are held ~~to said clients' demand accounts so that~~ Federal Deposit Insurance Corporation ("FDIC") insurance greater than \$100,000.00 is effectively provided for each client; and

updating ~~the a~~ a database having information for each client account with that client's deposit and ~~authorized demand payment payments.~~

2. (CURRENTLY AMENDED) The method of claim 1, further comprising the steps of:

determining whether each client's funds in each insured deposit account ~~contains~~ are more than a specified amount; and

distributing any amounts over said specified amount into ~~another~~ at least one other insured deposit account ~~at a preselected banking institution.~~

3. (CURRENTLY AMENDED) The method of claim 1, wherein ~~client's~~ clients' funds are deposited by at least one method selected from the group consisting of check, wire or electronic transfer, ~~ACH~~ Automated Clearing House ("ACH"), third party credits, and a sweep from one of the client's other accounts.

Q1 4. (CURRENTLY AMENDED) The method of claim 2, wherein the specified amount is more than approximately \$90,000 but less than or equal to \$100,000.00.

5. (ORIGINAL) The method of claim 1, further comprising the step of determining a client's preferences for the amount of funds to be held in each of multiple insured deposit accounts.

6. (CURRENTLY AMENDED) A computer system for managing a plurality of demand accounts for multiple clients whose funds are held at a plurality of banking institution institutions in one or more insured deposit accounts ~~to provide FDIC insurance for each client having funds greater than \$ 100,000.00 in insured deposit accounts,~~ comprising:

a database having ~~client~~ information for each ~~demand~~ client account; and

a computer programmed to perform the steps of a device for

administering clients' deposits to and withdrawals from each of their ~~demand~~ accounts;

~~a device for authorizing or rejecting the use of funds in a particular client's demand account to be used for each demand payment requested to be paid drawn on funds from that client's demand account; a device for~~

determining ~~the net transaction of~~ transactions as the sum of the ~~demand~~ account deposits and withdrawals on a regular basis; ~~a comparison device for~~

determining from the net ~~transaction~~ transactions whether to deposit funds to or withdraw funds from said one or more insured deposit accounts so that Federal Deposit Insurance Corporation ("FDIC") insurance greater than \$100,000.00 is effectively provided for each client; and

~~a device for distributing interest earned on said deposit account among the clients; and a device for~~

updating the database for each client's deposits and ~~authorized demand~~ payments.

7. (CURRENTLY AMENDED) The computer system of claim 6, wherein withdrawals are in the form of at least one type selected from the group consisting of drafts (checks), credit card, debit card, sweeps, electronic transfers, and combinations thereof.

8. (CURRENTLY AMENDED) The computer system of claim 7 6, wherein deposits are in the form of least one type selected from the group consisting of drafts (checks), sweeps, electronic transfers, and combinations thereof.

9. (NEW) The computer system of claim 6 further programmed for determining whether each client's funds in the insured deposit accounts at a financial institution are more than a specified amount, and for distributing any amounts over said specified amount into insured deposit accounts at at least one other financial institution .

10. (NEW) The computer system of claim 6 further programmed for authorizing or rejecting the use of funds in a particular client's account to be used for each payment requested to be paid drawn on funds from that client's account.

11. (NEW) The computer system of claim 6 further programmed for distributing interest earned on said insured deposit accounts among the clients.

12. (NEW) The computer system of claim 6 wherein the data base comprises, for each client, information concerning the amount of that client's funds held in the various insured deposit accounts.

Ar 13. (NEW) The method of claim 1 wherein net transactions are determined for client accounts, and wherein funds deposited to or withdrawn funds the insured deposit accounts are moved to client accounts.

14. (NEW) The method of claim 1 wherein net transactions are determined for each banking institution.

15. (NEW) The method of claim 1 wherein funds are deposited to or withdrawn from each banking institution so that each client's funds at a banking institution do not exceed a specified amount.

16. (NEW) The method of claim 1 further comprising a step of authorizing or rejecting the use of funds in a particular client's account for each payment requested from that client's account.

17. (NEW) The method of claim 1 wherein the data base comprises, for each client, information concerning the amount of that client's funds held in the various insured deposit accounts and the various financial institutions.

18. (NEW) The method of claim 1 wherein clients' funds are withdrawn by at least one method selected from the group consisting of drafts (checks), credit card, debit card, sweeps, electronic transfers, and combinations thereof.

19. (NEW) The method of claim 5 wherein funds are deposited to or withdrawn from financial institutions in dependence on the determined client preferences.

Q<sup>2</sup>  
20. (AMENDED) A method for managing a plurality of client accounts, the funds for the client accounts being held a plurality of banking institutions in one or more insured depository accounts, comprising:

administering client deposit and withdrawal transactions by crediting or debiting client funds in the insured depository accounts so that each client's funds held in each banking institution do not exceed a specified amount;

determining on a regular basis net transactions as the sum of the credited and debited transaction;

causing funds to be deposited or withdrawn on a regular basis from the banking institutions in dependence on the determined net transactions; and

updating a database having client information for each account with the received transactions against the client accounts.

21. (NEW) The method of claim 20 further comprising a step of receiving client transactions against the client accounts.

22. (NEW) The method of claim 20 wherein net transactions are determined for client accounts, and wherein funds deposited to or withdrawn funds the insured deposit accounts are moved to client accounts.

23. (NEW) The method of claim 20 wherein net transactions are determined for each banking institution.

24. (NEW) The method of claim 20, further comprising the steps of:

determining whether each client's funds at a financial institution are more than a specified amount; and

ar distributing any amounts over said specified amount into at least one other insured deposit accounts at at least one other financial institution .

25. (NEW) The method of claim 20 wherein the specified amount is more than approximately \$90,000 but less than or equal to \$100,000.00 so that FDIC insurance greater than \$100,000.00 is effectively provided for each client.

23. (NEW) The method of claim 20 further comprising a step of updating the database having information for each client account with the clients' deposits and authorized payments and with the amount of that client's funds held in the various insured deposit accounts and the various financial institutions.

24. (NEW) The method of claim 20 further comprising a step of authorizing or rejecting the use of funds in a particular client's account for each payment requested from that client's account.

25. (NEW) The system of claim 20 further comprising a step for distributing interest earned on said insured deposit accounts among the client accounts.

26. (NEW) The method of claim 20, wherein-clients' funds are deposited by at least one method selected from the group consisting of check, wire or electronic transfer, Automated Clearing House ("ACH"), third party credits, and a sweep from one of the client's other accounts.

27. (NEW) The method of claim 20 wherein clients' funds are withdrawn by at least one method selected from the group consisting of drafts (checks), credit card, debit card, sweeps, electronic transfers, and combinations thereof.

28. (NEW) The method of claim 20 wherein the step of insured deposit accounts are selected for applying client deposits and withdrawals in dependence on pre-determined client preferences.

29. (NEW) A computer system for managing a plurality of client accounts, the funds for the client accounts being held a plurality of banking institutions in one or more insured depository accounts, comprising:

a database having information for each client account including the amount of each client's funds held in the insured deposit accounts,

a computer programmed to perform the steps of

administering client deposit and withdrawal transactions by crediting or debiting client funds in the insured depository accounts so that each client's funds held in each banking institution do not exceed a specified amount;

determining on a regular basis net transactions as the sum of the credited and debited transaction;

causing funds to be deposited or withdrawn on a regular basis from the banking institutions in dependence on the determined net transactions; and

updating a database having client information for each account with the received transactions against the client accounts.

A handwritten signature in black ink, consisting of a stylized 'A' followed by a cursive flourish.